

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: Case No.: 20-23145
Gerard Skelton Chapter: 7
Judge: CMG

NOTICE OF PROPOSED ABANDONMENT

Karen E. Bezner, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk United States Bankruptcy Court United States Courthouse 402 East State Street Trenton, New Jersey 08608
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If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle, U.S.B.J. on March 16, 2021 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	112 Limerick Lane, Phillipsburg, New Jersey valued at \$165,000.00
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Liens on property:	Midland Credit Mgt., \$196,314.00
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Amount of equity claimed as exempt:	\$0.00
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Objections must be served on, and requests for additional information directed to:

Name: Karen E. Bezner, Trustee /s/ Karen E. Bezner
Address: 567 Park Avenue, Suite 103, Scotch Plains, New Jersey 07076
Telephone No.: (908) 322-8484

In re:
Gerard Skelton
Debtor

Case No. 20-23145-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 11, 2021

User: admin
Form ID: pdf905

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db	+ Gerard Skelton, 1 Kinney Circle, Stewartville, NJ 08886-2030
cr	+ Home Point Financial Corporation, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519035339	#+ Home Point Financial Corp., PO Biox 790309, Saint Louis, MO 63179-0309
519035341	MIDLAND CREDIT MANAGEMENT, PO Box 26648, Oklahoma City, OK 73126-0648
519035342	+ Midland mortgage, PO BOX 26648, Oklahoma City, OK 73126-0648

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 11 2021 22:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 11 2021 22:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519035338	Email/Text: mrdiscen@discover.com	Feb 11 2021 22:08:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519110223	+ Email/Text: notices@ircocu.com	Feb 11 2021 22:10:00	IRCO Community FCU, 450 Hillcrest Boulevard, Phillipsburg, NJ 08865-1527
519035340	+ Email/Text: notices@ircocu.com	Feb 11 2021 22:10:00	IRCO Community Ferderal Credit Union, 450 Hillcrest Blvd., Phillipsburg, NJ 08865-1527
519035342	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Feb 11 2021 22:42:40	Midland mortgage, PO BOX 26648, Oklahoma City, OK 73126-0648

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519035343	wife	

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Date Rcvd: Feb 11, 2021

Form ID: pdf905

Total Noticed: 10

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joan Sirkis Warren	on behalf of Debtor Gerard Skelton joan@joanlaverylaw.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Shauna M Deluca	on behalf of Creditor Home Point Financial Corporation sdeluca@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6